



Order Filed on July 24, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840

IN RE:

KENNETH R ENGLISH
GINA ENGLISH

Case No.: 12-26937 VFP

Hearing Date: 7/20/2017

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: July 24, 2017



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Case No.: 12-26937 VFP

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 5/3/2017, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 8/1/2012, the Debtor shall pay the Standing Trustee
 - the sum of \$300.00 for a period of 6 month(s), and then
 - the sum of \$335.00 for a period of 6 month(s), and then
 - the sum of \$970.00 for a period of 18 month(s), and then
 - the sum of \$1576.00 for a period of 30 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that Debtor must make a lump sum payment to the Trustee by 7/31/17 to complete the plan; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Kenneth R English
Gina English
DebtorsCase No. 12-26937-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 26, 2017.

db/jdb +Kenneth R English, Gina English, 57 Hyatt Rd, Branchville, NJ 07826-4139

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILINGThe following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 24, 2017 at the address(es) listed below:

Andrew J. Pincus	on behalf of Creditor	Sussex Bank ap@seidmanllc.com
Andrew L. Spivack	on behalf of Creditor	Bank of America, N.A. s/b/m/ t BAC Home Loans
Service, L.P. fka Countrywide Home Loans	Service, LP nj.bkecf@fedphe.com	
Andrew L. Spivack	on behalf of Creditor	GREEN TREE SERVICING LLC nj.bkecf@fedphe.com
Dean G. Sutton	on behalf of Joint Debtor	Gina English dgs123@ptd.net
Dean G. Sutton	on behalf of Debtor	Kenneth R English dgs123@ptd.net
Denise E. Carlon	on behalf of Creditor	Ditech Financial LLC dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Heather Lynn Anderson	on behalf of Creditor	State Of New Jersey Division Of Taxation
heather.anderson@law.dol.lps.state.nj.us		
Ira Deiches	on behalf of Creditor	Jersey Central Power & Light Co, ideiches@deicheslaw.com
Jeanette F. Frankenberg	on behalf of Creditor	Greentree Servicing, LLC cmecf@sternlav.com
Jennifer R. Gorchow	on behalf of Creditor	BANK OF AMERICA, N.A. nj.bkecf@fedphe.com
Marc Alan Krefetz	on behalf of Plaintiff	State of New Jersey Division of State Lottery
marc.krefetz@dol.lps.state.nj.us		
Marie-Ann Greenberg		magecf@magtrustee.com

TOTAL: 12